

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Keith A. Kotowicz § Case No. 15-04441  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Cindy M. Johnson, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 4,689.21 (Without deducting any secured claims)	Assets Exempt: 9,600.00
Total Distributions to Claimants: 6,108.44	Claims Discharged Without Payment: 59,906.70
Total Expenses of Administration: 1,928.23	

3) Total gross receipts of \$ 8,036.67 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 8,036.67 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,928.23	1,928.23	1,928.23
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	65,960.56	27,849.26	27,849.26	6,108.44
<b>TOTAL DISBURSEMENTS</b>	\$ 65,960.56	\$ 29,777.49	\$ 29,777.49	\$ 8,036.67

4) This case was originally filed under chapter 7 on 02/11/2015 . The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/12/2018 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Automobiles, trucks, trailers, and other vehicles and access	1129-000	8,000.00
IL Treasurer-unclaimed property	1229-000	36.67
<b>TOTAL GROSS RECEIPTS</b>		<b>\$8,036.67</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cindy M. Johnson	2100-000	NA	1,553.67	1,553.67	1,553.67
Cindy M. Johnson	2200-000	NA	127.35	127.35	127.35
Adams Levine	2300-000	NA	5.18	5.18	5.18
International Sureties, Ltd.	2300-000	NA	2.44	2.44	2.44
Bank of Kansas City	2600-000	NA	229.12	229.12	229.12
BOK Financial	2600-000	NA	10.47	10.47	10.47
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,928.23</b>	<b>\$ 1,928.23</b>	<b>\$ 1,928.23</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Meredith Keen 1023 Oak St. Sugar Grove, IL 60554		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIORITY UNSECURED CLAIMS			\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Center for Dental Implants Oral & Facial Surgery 10713 West 159th Street Orland Park, IL 60467		1,028.20	NA	NA	0.00
	Citibank PO Box 6241 Sioux Falls SD 57117-6241		2,185.00	NA	NA	0.00
	ComEd Bill Payment Center Chicago, IL 60639-2513		436.34	NA	NA	0.00
	Palisades Collection, LLC c/o Blatt Hasenmiller et al 10 S. LaSalle St., Ste 2200 Chicago, IL 60603		2,765.24	NA	NA	0.00
	Palisades Collections 210 Sylvan Ave. Englewood Cliffs, NJ 07632		2,033.00	NA	NA	0.00
	Paula McConnell 5317 Drake Ln Matteson, IL 60443		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	State Farm Mutual Auto Ins Co c/o Yudkin and Brebner, PLLC 860 Northpoint Blvd Waukegan, IL 60085		15,668.53	NA	NA	0.00
	United Guaranty Residential Ins Co c/o Law off of Kevin M. Kelly PC 29 N. Wacker Dr., Ste. 603 Chicago, IL 60606		12,998.57	NA	NA	0.00
	Wyndham Vacation Ownership 10750 W. Charleston Blvd Ste. 130 Las Vegas, NV 89135		1,051.00	NA	NA	0.00
3	Capital One, N.A.	7100-000	306.84	348.10	348.10	76.36
1	Joseph & Bonnie Kotowicz	7100-000	27,000.00	27,000.00	27,000.00	5,922.16
2	Nicor Gas	7100-000	487.84	501.16	501.16	109.92
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 65,960.56</b>	<b>\$ 27,849.26</b>	<b>\$ 27,849.26</b>	<b>\$ 6,108.44</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 15-04441 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Keith A. Kotowicz Date Filed (f) or Converted (c): 02/11/2015 (f)  
341(a) Meeting Date: 03/09/2015  
For Period Ending: 01/12/2018 Claims Bar Date: 01/19/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Cash on Hand	25.00	25.00		0.00	FA
2. Checking, savings or other financial accounts, certificates	266.44	266.44		0.00	FA
3. Checking, savings or other financial accounts, certificates	4.21	4.21		0.00	FA
4. Household goods and furnishings, including audio, video, and	585.00	585.00		0.00	FA
5. Wearing apparel.	200.00	200.00		0.00	FA
6. Accounts receivable	4,000.00	4,000.00		0.00	FA
7. Automobiles, trucks, trailers, and other vehicles and access	18,000.00	15,600.00		8,000.00	FA
8. Automobiles, trucks, trailers, and other vehicles and access	1,500.00	1,500.00		0.00	FA
9. Machinery, fixtures, equipment, and supplies used in busines	100.00	100.00		0.00	FA
10. IL Treasurer-unclaimed property (u)	0.00	36.67		36.67	FA
INT. Void (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$24,680.65	\$22,317.32	\$8,036.67	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee investigated possible fraudulent transfer of Silverado. Unable to locate transferee. Trustee is reviewing claims and will be filing a TFR.

RE PROP #	1	--	Cash on hand (approximate)
RE PROP #	2	--	Checking Account No. -2659 TCF National Bank Burr Ridge, IL
RE PROP #	3	--	Savings Account No. -3789 TCF National Bank Burr Ridge, IL
RE PROP #	4	--	Usual and typical household items including 2 sofas, 1 kitchen table set, 2 lamps, 2 coffee tables, 2 televisions, 1 DVD player, 1 stereo, 2 beds, 2 nightstands/dressers, 1 household tool, 1 lawnmower, 1 patio set, computer.
RE PROP #	5	--	Usual and typical used clothing
RE PROP #	6	--	Note receivable from Matthew Tidwell, 1407 N. May St., Joliet, IL 60435 Balance is approximately \$4,000. (Tidwell not responding - insufficient value to sue) No written agreement, but parties had agreed that in lieu of payments, tidwell would perform independent contractor services for Debtor.
RE PROP #	7	--	2009 Ford F350 tow truck (value per appraisal) - Debtor buyout approved 7/1/16 docket 33
RE PROP #	8	--	2013 Suretrac Car trailer
RE PROP #	9	--	various hand tools
RE PROP #	10	--	Monies held by the Illinois Treasurer - unclaimed property division

Initial Projected Date of Final Report (TFR): 03/30/2017

Current Projected Date of Final Report (TFR): 02/28/2017

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-04441  
Case Name: Keith A. Kotowicz

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0088  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX5100  
For Period Ending: 01/12/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/22/15	7	Joseph J. and Bonnie J. Kotowicz 7503 Royal Crest Dr. Ellentown, FL 34222	Buy out interest in the estate	1129-000	\$8,000.00		\$8,000.00
06/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$7,990.00
07/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.87	\$7,978.13
08/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.85	\$7,966.28
09/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.45	\$7,954.83
10/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.82	\$7,943.01
11/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.42	\$7,931.59
12/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.78	\$7,919.81
01/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.73	\$7,908.08
02/18/16	101	Adams Levine 370 Lexington Ave. Suite 1101 New York, NY 10017	2016 Blanket Bond Reversal Check Voided due to miscalculation of premium amount	2300-000		(\$4.58)	\$7,912.66
02/18/16	101	Adams Levine 370 Lexington Ave. Suite 1101 New York, NY 10017	2016 Blanket Bond	2300-000		\$4.58	\$7,908.08

Page Subtotals:

\$8,000.00

\$91.92

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-04441  
Case Name: Keith A. Kotowicz

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0088  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX5100  
For Period Ending: 01/12/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/18/16	102	Adams Levine 370 Lexington Ave. Suite 1101 New York, NY 10017	2016 Blanket Bond	2300-000		\$5.18	\$7,902.90
02/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.96	\$7,891.94
03/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.69	\$7,880.25
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.30	\$7,868.95
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.66	\$7,857.29
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.27	\$7,846.02
07/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.62	\$7,834.40
08/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.61	\$7,822.79
09/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.22	\$7,811.57
10/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.57	\$7,800.00
11/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.18	\$7,788.82
12/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.54	\$7,777.28

Page Subtotals:

\$0.00

\$130.80

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-04441  
Case Name: Keith A. Kotowicz

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0088  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX5100  
For Period Ending: 01/12/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/13/17	10	Susana A Mendoza on the Treasurer of the state of IL	IL Treasurer-unclaimed property Monies held by the Illinois Treasurer - unclaimed property division	1229-000	\$36.67		\$7,813.95
01/31/17		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.58	\$7,802.37
02/21/17	103	International Sureties, Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	2017 Blanket Bond	2300-000		\$2.44	\$7,799.93
02/28/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.47	\$7,789.46
06/06/17	104	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Distribution			\$1,681.02	\$6,108.44
		Cindy M. Johnson	Final distribution representing a payment of 100.00 % per court order. (\$1,553.67)	2100-000			
		Cindy M. Johnson	Final distribution representing a payment of 100.00 % per court order. (\$127.35)	2200-000			
06/06/17	105	Joseph & Bonnie Kotowicz 7503 Royalcrest Dr. Ellenton, FL 34222	Final distribution to claim 1 representing a payment of 21.93 % per court order.	7100-000		\$5,922.16	\$186.28
06/06/17	106	Nicor Gas Po Box 549 Aurora IL 60507	Final distribution to claim 2 representing a payment of 21.93 % per court order.	7100-000		\$109.92	\$76.36
06/06/17	107	Capital One, N.A. C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution to claim 3 representing a payment of 21.93 % per court order.	7100-000		\$76.36	\$0.00

COLUMN TOTALS

\$8,036.67

\$8,036.67

Less: Bank Transfers/CD's

\$0.00

\$0.00

Page Subtotals:

\$36.67

\$7,813.95

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Subtotal	\$8,036.67	\$8,036.67
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,036.67	\$8,036.67

Exhibit 9

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0088 - Checking	\$8,036.67	\$8,036.67	\$0.00
	\$8,036.67	\$8,036.67	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,036.67		
Total Gross Receipts:	\$8,036.67		

Page Subtotals:

\$0.00

\$0.00